

In re:
Carolyn D. Whitfield
Debtor

Case No. 16-10709-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 04, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2023:

Recip ID	Recipient Name and Address
db	+ Carolyn D. Whitfield, 1627 W. Nedro Avenue, Philadelphia, PA 19141-1811

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 04 2023 23:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 05 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2023 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13678627	EDI: AIS.COM	Aug 05 2023 03:31:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13669217	Email/Text: megan.harper@phila.gov	Aug 04 2023 23:33:00	City of Philadelphia, Law Department - Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19105-1595
13675289	+ EDI: CRESCENTBANK.COM	Aug 05 2023 03:30:00	Crescent Bank & Trust, P.O. Box 61813, New Orleans, LA 70161-1813
13835757	EDI: IRS.COM	Aug 05 2023 03:30:00	IRS, PO Box 21126, Phila PA 19114
13731439	+ Email/Text: jcbechtel@comcast.net	Aug 04 2023 23:33:00	Legacy Funding Corp., P.O. Box 331, Doylestown, PA 18901-0331
13735126	EDI: MAXMSAIDV	Aug 05 2023 03:30:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13900281	Email/Text: blegal@phfa.org	Aug 04 2023 23:33:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
13709929	+ Email/Text: bankruptcynotices@psecu.com	Aug 04 2023 23:33:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
13692674	+ Email/Text: bankruptcy@philapark.org	Aug 04 2023 23:33:00	Philadelphia Parking Authority, 701 Market St. Suite 5400, Philadelphia, PA 19106-2895
14616157	^ MEBN	Aug 04 2023 23:27:13	U.S. Bank Trust National Association, as, Trustee of LB-Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
13751044	+ EDI: WFFC2	Aug 05 2023 03:30:00	Wells Fargo Bank, PO Box 5058 MAC

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 04, 2023

Form ID: 3180W

Total Noticed: 15

13751551 + EDI: WFFC2

P6053-021, Portland, OR 97208-5058

Aug 05 2023 03:30:00

Wells Fargo Card Services, 1 Home Campus 3rd
Floor, Des Moines, IA 50328-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13764889	*+	CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
14616185	*+	U.S. Bank Trust National Association, as, Trustee of LB-Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Wilmington Savings Fund Society FSB D/B/A Christiana Trust, et al christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but solely as Trustee for Brougham Fund I Trust christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Wilmington Savings Fund Society FSB D/B/A Christiana Trust, et al djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but solely as Trustee for Brougham Fund I Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
DEVON E. SANDERS	on behalf of Debtor Carolyn D. Whitfield dsanders@clsphila.org
JONATHAN C. SCHWALB	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Igloo Series IV Trust bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaeef@gmail.com
KENNETH E. WEST	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 04, 2023

Form ID: 3180W

Total Noticed: 15

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

LAUREN MOYER

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Igloo Series IV Trust lmoyer@friedmanvartolo.com

LEON P. HALLER

on behalf of Creditor HEMAP Pennsylvania Housing Finance Agency lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MEGAN N. HARPER

on behalf of Creditor City of philadelphia megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov

MONTGOMERY L. WILSON

on behalf of Debtor Carolyn D. Whitfield mwilson@clsphila.org

MONTGOMERY L. WILSON

on behalf of Plaintiff Carolyn D. Whitfield mwilson@clsphila.org

ROGER FAY

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Igloo Series IV Trust rfay@milsteadlaw.com, bkecf@milsteadlaw.com

STEPHEN SHUCHING HO

on behalf of Defendant Internal Revenue Service Stephen.S.Ho@usdoj.gov
eastern.taxcivil@usdoj.gov;Robert.D.Metcalf@usdoj.gov

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WARD W. BENSON

on behalf of Defendant Internal Revenue Service wardlow.w.benson@usdoj.gov eastern.taxcivil@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Crescent Bank & Trust ecfmail@mortoncraig.com mortoncraigeef@gmail.com

WILLIAM EDWARD MILLER

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR BROUGHAM FUND I TRUST c/o BSI FINANCIAL SERVICES william.miller@padgettlawgroup.com, bankruptcy@friedmanvartolo.com

WILLIAM EDWARD MILLER

on behalf of Creditor Wilmington Savings Fund Society FSB, Not In Its Individual Capacity But Solely As Trustee For The Primestar-H Fund I Trust. C/O Statebridge Company, LLC william.miller@padgettlawgroup.com, bankruptcy@friedmanvartolo.com

WILLIAM EDWARD MILLER

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but solely as Trustee for Brougham Fund I Trust william.miller@padgettlawgroup.com, bankruptcy@friedmanvartolo.com

TOTAL: 22

Information to identify the case:

Debtor 1	Carolyn D. Whitfield	Social Security number or ITIN	xxx-xx-8776
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	16-10709-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carolyn D. Whitfield
aka Carolyn P Whitfield

8/3/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.